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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name Write the name that is on	Praniya First name	First name
y p e li E	your government-issued picture identification (for example, your driver's license or passport	Middle name Cage Last name	Middle name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	XXX - XX- 5357 OR 9 xx - xx-	xxx - xx or 9 xx - xx

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D	ebtor 1 Praniya First Name	Cage Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1744 Zeppelin Drive Number Street	Number Street
		Hanover Park Illinois 60133	Cit. Chata 7in Chala
		City State Zip Code Cook	City State Zip Code
		County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	btor 1 Praniya			Case number (if kno	wn)
	First Name	Middle Name L	ast Name		
Pa	rt 2: Tell the Court Abo	ut Your Bankruptcy Case			
	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description Bankruptcy (Form B2010)). Also, g Chapter 7 Chapter 11 Chapter 12 Chapter 13			
	How you will pay the fee	more details about how you cashier's check, or money or may pay with a credit card or I need to pay the fee in inst Individuals to Pay Your Filing. I request that my fee be was judge may, but is not require the official poverty line that a	may pay. Typically, if your der If your attorney is a check with a pre-printer allments. If you choose ag Fee in Installments (Online allowed (You may requested to, waive your fee, an applies to your family simust fill out the Application.	ou are paying the submitting your ed address. this option, sig fficial Form 103, this option only d may do so only ze and you are u	the clerk's office in your local court for a fee yourself, you may pay with cash, a payment on your behalf, your attorney on and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of nable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
	Have you filed for bankruptcy within the last 8 years?	✓ No. Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
	Do you rent your residence?	✓ No. Go to line 12.	ntement About an Eviction		you want to stay in your residence? t You (Form 101A) and file it with

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Debtor 1 Praniya Cage __ Case number (if known) Middle Name First Name Report About Any Businesses You Own as a Sole Proprietor Part 3: 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Praniya Cage Case number (if known)
First Name Middle Name Last Name

Part 5: Ex	plain Your Effo	rts to Receive a Brie	fing About Credit Counseling				
		About Debtor 1:		About D	Debtor 2 (S _l	oouse Only in a Joint Case):	
^{15.} Tell the	court	You must check one:		You mus	st check one:		
receive	ther you have ived briefing it credit iseling.	ved briefing 🔽	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	cour	nseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.
	requires that eive a briefing		he certificate and the payment plan, veloped with the agency.			the certificate and the payment plan, eveloped with the agency.	
about counsel file for b You mu	redit ling before you pankruptcy. est truthfully	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.	cour filed	nseling age	fing from an approved credit ncy within the 180 days before I aptcy petition, but I do not have a mpletion.	
followin you can	ne of the ng choices. If not do so, you eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment	you l		ter you file this bankruptcy petition, copy of the certificate and payment	
are not eligible to file. If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.		from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	from obta mad meri	n an approve ain those se le my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the	
		requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	requ effor unab	iirement, atta ts you made ble to obtain i t exigent circi	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	with		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	rece must with	ive a briefing file a certific a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any o, your case may be dismissed.	
			he 30-day deadline is granted only mited to a maximum of 15 days.			the 30-day deadline is granted only mited to a maximum of 15 days.	
		I am not required counseling beca	d to receive a briefing about credit ause of:		not require	d to receive a briefing about creditause of:	
		✓ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	ים	ncapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.	
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	abou	ıt credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	

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Debtor 1 Praniya	Cag		number <i>(if known)</i>	
First Name		t Name		
Part 6: Answer These Que	estions for Reporting Purposes			
16. What kind of debts do you have?	 16a. Are your debts primarily or "incurred by an individual pr No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily by money for a business or involution No. Go to line 16c. ✓ Yes. Go to line 17. 16c. State the type of debts you debts. 	rimarily for a personal, fami usiness debts? Business of estment or through the ope	ily, or household purp debts are debts that ye eration of the busines	pose." ou incurred to obtain ss or investment.
17. Are you filing under	No. 1 Company	- 0 . "		
Chapter 7? No. I am not filing under Chapter 7. Go to line 18.				
Do you estimate that after any exempt yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt property is excluded and administrative yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? No.				
expenses are paid that	☐ Yes.			
funds will be available				
for distribution to				
unsecured creditors?				
18. How many creditors	✓ 1-49	1,000-5,000		5,001-50,000
do you estimate that	50-99	5,001-10,000		0,001-100,000
you owe?	100-199	10,001-25,000		ore than 100,000
	200-999			
19. How much do you	✓ \$0-\$50,000	\$1,000,001-\$10 m	nillion	500,000,001-\$1 billion
19. How much do you estimate your assets	\$50,001-\$100,000	\$10,000,001-\$50	million	1,000,000,001-\$10 billion
to be worth?	\$100,001-\$500,000	\$50,000,001-\$100) million 🔲 \$1	10,000,000,001-\$50 billion
	\$500,001-\$1 million	\$100,000,001-\$50	00 million M	ore than \$50 billion
20. How much do you	\$0-\$50,000	\$1,000,001-\$10 m	nillion \$5	500,000,001-\$1 billion
estimate your	\$50,001-\$100,000	\$10,000,001-\$50		1,000,000,001-\$10 billion
liabilities to be?	\$100,001-\$500,000	\$50,000,001-\$100) million 🔲 \$ ⁻	10,000,000,001-\$50 billion
	\$500,001-\$1 million	\$100,000,001-\$50	00 million 🔲 M	ore than \$50 billion
Part 7: Sign Below				
For you	I have examined this petition, and	I declare under penalty of	perjury that the infor	mation provided is true and
,	correct.			
	If I have chosen to file under Char			
	of title 11, United States Code. I under Chapter 7.	inderstand the relief availar	bie under each chapt	er, and i choose to proceed
	If no attorney represents me and I	did not nav or agree to nav	v someone who is no	at an attorney to help me fill
	out this document, I have obtaine			
	I request relief in accordance with	the chapter of title 11, Uni	ted States Code, spe	ecified in this petition.
	I understand making a false stater			
	connection with a bankruptcy cas both. 18 U.S.C. §§ 152, 1341, 15		\$250,000, or impriso	nment for up to 20 years, or
	X /a/ Promise Come	×		
	/s/ Praniya Cage Signature of Debtor 1		Signature of Debtor 2	
	ŭ		ŭ	
	Executed on 3/14/2017 MM / DD / Y	YYYY	Executed on	MM / DD / YYYY

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Debtor 1 Praniya		Cage	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	er Chapter 7, 11, 1	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the llso certify that I have delivered to the
If you are not	debtor(s) the notice requi	red by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the	information in the sched	ules filed with the petition is incorrect.
attorney, you do not	•			•
need to file this page.	/s/ Yisroel Y Moskov	its	Date	3/14/2017
	Signature of Attorney for			M / DD / YYYY
	,			
	Yisroel Y Moskovits			
	Printed name			
	Semrad Law Firm			
	Firm name			
	10 N. Martingale Road			
	Street			
	Suite 400			
	·			
	Schaumburg		Illinois	60173
	City		State	Zip Code
	Contact phone	3122543191	Email address	imoskovits@semradlaw.com
			·	·
			Illinois	
	Bar number		State	

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Fill in this information to identify your case:				
Debtor 1	Praniya	Cage		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number (lf known)			(State)	

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	·
1b. Copy line 62, Total personal property, from Schedule A/B	\$4,975.00
1c. Copy line 63, Total of all property on Schedule A/B	\$4,975.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	andant you one
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$30,883.00
Your total liabilities	\$30,883.00
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	\$1,772.36
Copy your combined monthly income from line 12 of Schedule I	
Copy your combined monthly income from line 12 of Schedule I	

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Debtor 1 Praniya Cage _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,653.08 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$300.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$300.00

9g. Total. Add lines 9a through 9f.

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Ell in the	:£	n de del codif				
Fill in this	informatio	n to identify your c	ase:			
Debtor 1	Pran	iiya : Name	NA: alalla N	Cage		
Debtor 2	FIRST	Name	Middle N	Name Last Name		
(Spouse, if fi	ling) First	Name	Middle N	Name Last Name		
United Sta	ates Bankru	ptcy Court for the:	Northern	District of Illinois		
Case num	hor		•	(State)		
(If known)						
Officia	al Form	106A/B				Check if this is an amended filing
		-				· ·
		/B: Prope				12/1
category v responsibl write your	where you le for supp name and	think it fits best. I lying correct infor I case number (if k	Be as complete a mation. If more s known). Answer e	ist an asset only once. If an asset fits in more ind accurate as possible. If two married peopl space is needed, attach a separate sheet to the every question. nd, or Other Real Estate You Own or Ha	e are filing together, both a nis form. On the top of any	are equally
1. Do you	ı own or ha	ave any legal or ed	quitable interest	in any residence, building, land, or similar pro	pperty?	
V	No. Go to	Part 2				
	Yes. Wher	e is the property?				
_				What is the property? Check all that apply.		claims or exemptions. Put
1.1	Street add	ress, if available, or	other description	Single-family home		ured claims on Schedule D: aims Secured by Property.
		,	•	Duplex or multi-unit building	Current value of the	Current value of the
				Condominium or cooperative Manufactured or mobile home	entire property?	portion you own?
				Land		
	Number	Street		Investment property	Describe the nature of interest (such as fee s	
	City	Stata	Zip Codo	Timeshare Other	the entireties, or a life	
	City	State	Zip Code		Ob a 1 1/4 11/4 1 2 2 2	
				Who has an interest in the property? Check	(see instructions)	ommunity property
				one.		
				Debtor 1 only Debtor 2 only		
				Debtor 1 and Debtor 2 only		
				At least one of the debtors and another		
				Other information you wish to add about th	is item, such as local	
				property identification number:		
If you	own or hav	ve more than one, li	ist here:	What is the property? Check all that apply.	Do not doduct socured	claims or exemptions. Put
1.2				Single-family home	the amount of any secu	red claims on Schedule D:
	Street add	ress, if available, or	other description	Duplex or multi-unit building		aims Secured by Property.
				Condominium or cooperative	Current value of the entire property?	Current value of the portion you own?
				Manufactured or mobile home		
	Number	Street		Land Investment property	Describe the nature of	of your ownership
				Timeshare	interest (such as fee s the entireties, or a life	
	City	State	Zip Code	Other		
				Who has an interest in the preparty? Charle		ommunity property
				Who has an interest in the property? Check one.	(see instructions)	
				Debtor 1 only	_	
				Debtor 2 only		
				Debtor 1 and Debtor 2 only		
				At least one of the debtors and another	ta tauma ann to an t	
				Other information you wish to add about the property identification number:	is item, such as local	

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Debtor 1	Praniya	Cage Ca	ase number (if known)
	First Name Middle N	Name Last Name	
1.3	et address, if available, or other description	Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
Nun City	nber Street State Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
		Who has an interest in the property? Checomology Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about	
2 Add	the dollar value of the portion you ov	property identification number: vn for all of your entries from Part 1, including a	any entries for nages
	ve attached for Part 1. Write that nur		uni ontrico ici pagee
		>	
Do you ow you own t	hat someone else drives. If you lease a v ins, trucks, tractors, sport utility vehicles,	nterest in any vehicles, whether they are regist ehicle, also report it on Schedule G: Executory Con motorcycles	· · · · · · · · · · · · · · · · · · ·
Ye	S		
3.1	Make	Who has an interest in the property? one. Debtor 1 only	? Check Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
	Approximate mileage: Other information:	Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property? portion you own?
		At least one of the debtors and anot Check if this is community prope instructions)	
3.2	Make Model: Year:	Who has an interest in the property? one. Debtor 1 only	P. Check Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
	Approximate mileage: Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anot	Current value of the entire property? Current value of the portion you own?
		Check if this is community prope instructions)	erty (see

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	Praniya First Name	Middle Name	Cage Last Name	Case numb		
3.3	Make Model: Year:		Who has an interest in the one. Debtor 1 only	property? Check	Do not deduct secured the amount of any secu <i>Creditors Who Have Cla</i>	ired claims on <i>Schedule</i>
	Approximate mileage:		Debtor 2 only	alv.	Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 or	-		
			At least one of the debtor			
			Check if this is communinstructions)	nity property (see		
3.4	Make		Who has an interest in the	property? Check	Do not deduct secured	
	Model:		one.		the amount of any secu Creditors Who Have Cla	
	Year: Approximate mileage:		Debtor 1 only		Oreanors who have ora	ums becared by Froper
	Approximate initiage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debtor	s and another		
			Check if this is communinstructions)	nity property (see		
		•	er recreational vehicles, other t, fishing vessels, snowmobiles, i	•		
Exa	nples: Boats, trailers, motors No Yes	•	er recreational vehicles, other	motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	er recreational vehicles, other t, fishing vessels, snowmobiles, i Who has an interest in the	motorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	er recreational vehicles, other t, fishing vessels, snowmobiles, i Who has an interest in the one.	motorcycle accessor	Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Proper
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one. Debtor 1 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Proper
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Proper Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 or	motorcycle accessor property? Check hly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Proper Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the	property? Check bly s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule ims Secured by Proper. Current value of the portion you own? claims or exemptions.
4.1	Make Model: Other information: Make Model: Make Model: Make Model: Make Model: Model: Make Model:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor instructions) Who has an interest in the one.	property? Check bly s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. I dred claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor instructions) Who has an interest in the one. Debtor 1 and Debtor 2 or At least one of the debtor Debtor 1 only instructions)	property? Check bly s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classian Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classian Creditors Who Have Classian Control of the Secured the Amount of Secured Creditors Who Have Classian Creditors Control of Secured Creditors Creditors Control of Secured Creditors	red claims on Schedulinims Secured by Proper Current value of the portion you own? claims or exemptions. Irred claims on Schedulinims Secured by Proper
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only	property? Check Illy s and another Inity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Schedule portion you own? claims or exemptions. I ured claims on Schedule pims Secured by Propertion you of the portion you own?
4.1	Make Model: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one. Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 or Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 only	property? Check hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classian Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classian Creditors Who Have Classian Control of the Secured the Amount of Secured Creditors Who Have Classian Creditors Control of Secured Creditors Creditors Control of Secured Creditors	claims on Schedule control of the portion you own? claims or exemptions. I
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only	property? Check The property of the color o	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Schedule portion you own? claims or exemptions. I ured claims on Schedule pims Secured by Propertion you of the portion you own?

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De	ebtor 1	Praniya First Name	Middle Name	Cage Last Name	Case number (if known)	
Pa	ırt 3:		our Personal and Household Ite			
D	o you	own or hav	e any legal or equitable interes	t in any of the followi	ng items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Examp	-	and furnishings liances, furniture, linens, china, kitchen	ware		
<u> </u>	No Yes. [Describe	bed and dresser			\$100.00
		tronics les: Televisions	s and radios; audio, video, stereo, and	digital equipment; compu	uters, printers, scanners; music	
✓	Yes. [Describe	2 tvs, phone, tablet			\$300.00
	Examp	•	ue und figurines; paintings, prints, or other in, or baseball card collections; other c		• •	
	No Yes. [Describe				
		les: Sports, ph	rts and hobbies otographic, exercise, and other hobby s; carpentry tools; musical instruments		ol tables, golf clubs, skis; canoes	
✓	No Yes. [Describe				
	0. Fire Examp		es, shotguns, ammunition, and related	d equipment		
✓	No					
	Yes. [Describe				
			clothes, furs, leather coats, designer we	ear, shoes, accessories		
	No Voc 1	Describe	used elething			
⊻	165. 1	Describe	used clothing			\$500.00
		-	ewelry, costume jewelry, engagement i r	rings, wedding rings, heirl	oom jewelry, watches, gems,	
<u> </u>	No Yes. [Describe	costume jewelry			\$75.00
		n-farm animal les: Dogs, cats	s s, birds, horses			
✓	No					
	Yes. [Describe				
	4. Any No	other person	al and household items you did not	already list, including a	nny health aids you did not list	
뇓		Describe				
ш	1 GS. L	2000 IDG				
			lue of all of your entries from Part 3 number here	3, including any entries t	for pages you have attached	\$975.00

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Debt	or 1 Praniya		Cage	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4	Describe Your	Financial Assets			
Doy	you own or have an	ny legal or equitable interest	in any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.
16. C		ave in your wallet, in your home, ir	a safe deposit box, and on ha	and when you file your petition	
	Yes				
	_			Cash:	
17.		avings, or other financial accounts	· · · · · · · · · · · · · · · · · · ·	in credit unions, brokerage houses, in, list each.	
	No ✓ Yes		Institution name:		
		17.1. Checking account:	Chase Bank		\$4000.00
		17.2. Checking account:			
		17.3. Savings account:			. <u> </u>
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks s, investment accounts with broken	rage firms, money market acco	unts	
	✓ No ☐ Yes	Institution or issuer name:			
19.	Non-publicly traded s an LLC, partnership,		ted and unincorporated bus	inesses, including an interest in	
	✓ No	Name of entity		% of ownership:	
	Yes. Give specific information about				
	them				

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Debt	tor 1 Praniya		Cage	Case number (if known)	
	First Name	Middle Name	Last Name	· ,	
20.	Negotiable instruments	porate bonds and other negotial include personal checks, cashiers leents are those you cannot transfe assuer name:	checks, promissory no	tes, and money orders.	
21.	Retirement or pensio Examples: Interests in I), thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No	, ,	,, amir caringo account	, c. canc. poncion or prom chang plane	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		·	-		
		IRA:	-		
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		I prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			-
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract f	or a periodic payment of money to	you, either for life or for	r a number of years)	
	✓ No Yes	Issuer name and description:			

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Debt	or 1 Praniya First Name	Cage Case number Middle Name Last Name	(if known)	
24.	Interests in a	n education IRA, in an account in a qualified ABLE program, or under a qualified sta	te tuition program.	
	✓ No	530(b)(1), 529A(b), and 529(b)(1). Institution name and description. Separately file the records of any interests.11 U.S.C. § 52	1(c):	
25.		able or future interests in property (other than anything listed in line 1), and rights or or your benefit	powers	
	✓ No Yes. Descr	cribe		
26.		yrights, trademarks, trade secrets, and other intellectual property ernet domain names, websites, proceeds from royalties and licensing agreements		
	✓ No Yes. Descr	pribe		
27.		nchises, and other general intangibles ilding permits, exclusive licenses, cooperative association holdings, liquor licenses, profession	nal licenses	
	No Yes. Descr	rihe		
	163. 2636			
Mor	ney or proper	rty owed to you?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ow			portion you own? Do not deduct secured
	Tax refunds ow No Yes. Give s	wed to you specific information	ederal:	portion you own? Do not deduct secured
	Tax refunds ow No Yes. Give s about you a	specific information It them, including whether already filed the returns	ederal: tate:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ow No Yes. Give s about you a and th	specific information It them, including whether already filed the returns the tax years		portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds ow No Yes. Give s about you a and th	specific information It them, including whether already filed the returns the tax years	tate: ocal:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds ow No Yes. Give s about you a and th Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	tate: ocal:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds ow No Yes. Give s about you a and th Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	tate: ocal: t, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give s about you a and th Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	tate: ocal: t, property settlement limony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give s about you a and th Family support Examples: Past	specific information It them, including whether already filed the returns the tax years L Int It due or lump sum alimony, spousal support, child support, maintenance, divorce settlement specific information A N S	tate: ocal: t, property settlement limony: faintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow ✓ No ☐ Yes. Give s about you a and the support Examples: Past ✓ No ☐ Yes. Give s	specific information It them, including whether already filed the returns the tax years	tate: ocal: t, property settlement limony: faintenance: upport:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give s about you a and th Family support Examples: Past No Yes. Give s Other amounts Examples: Unpa	specific information It them, including whether already filed the returns the tax years Int It due or lump sum alimony, spousal support, child support, maintenance, divorce settlement specific information A N S D	tate: ocal: t, property settlement limony: faintenance: upport: vivorce settlement: roperty settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give s about you a and th Family support Examples: Past No Yes. Give s Other amounts Examples: Unpa	specific information It them, including whether already filed the returns the tax years It It due or lump sum alimony, spousal support, child support, maintenance, divorce settlement specific information A S S D P A S D P A S D P A A S D P A S D P A S D P A S D P A S D P A S D P A S D P A S D P A S D P A S D P A S S D P A S S D P A S S D P A S S D P A S S D P A S S D P A S S S D P A S S S D P A S S S S S S S S S S S S	tate: ocal: t, property settlement limony: faintenance: upport: vivorce settlement: roperty settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Praniya		Cage	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		alth savings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insure of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.		y of a living trust, expect	someone who has died proceeds from a life insurance poli	cy, or are currently entitled to receive	
33.			you have filed a lawsuit or made urance claims, or rights to sue	e a demand for payment	
34.	Other contingent and to set off claims	unliquidated claims of	every nature, including counter	rclaims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets y	ou did not already list			
	Yes. Describe				
36.		•	n Part 4, including any entries t		\$4000.00
Part	5: Describe Any B	usiness-Related Pro	perty You Own or Have an	Interest In. List any real estate in Pa	ırt 1.
37.			terest in any business-related p		
	No. Go to Part 6. Yes. Go to line 38.		,		Current value of the portion you own? Do not deduct secured claims or exemptions
38.	—	or commissions you alro	eady earned		
	Yes. Describe				
39.	Office equipment, furr Examples: Business-rela		, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	✓ No Yes. Describe				
		·			

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Debt	tor 1 Praniya	Cage	Case number (if known)	
	First Name Middle Nam			
40.	Machinery, fixtures, equipment, supplies yo	u use in business, and tools of your	trade	
	✓ No			
	Yes. Describe			
	Tee: Becombe			
41	Inventory			
	✓ No			
	Yes. Describe			
				
42.	Interests in partnerships or joint ventures			
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them	-		-
				<u> </u>
				_
43.	Customer lists, mailing lists, or other compile	ations		
	No			
	Yes. Do your lists include personally identif	iable information (as defined in 11 U.S	S.C. § 101(41A))?	
		,	5	
	No			
	Yes. Describe			
44.	Any business-related property you did not a	ılready list		
	⋈ No			
				
	Yes. Give specific			
	information			
				<u> </u>
		·		
				
	dd the dollar value of all of your entries from			
for Pa	art 5. Write that number here			
	6: Describe Any Farm- and Commerc	oial Fishing-Polated Property V	You Own or Have an Interest In	
Part	If you own or have an interest in farmland, list i		ou Own or have an interest in.	
46.	Do you own or have any legal or equitable i	nterest in any farm- or commercial	fishing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own?
	163. 40 to line 47.			Do not deduct secured claims or exemptions
17	Farm animals			or oxomptions
47.	Examples: Livestock, poultry, farm-raised fish			
	✓ No			
	Yes. Describe			

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Deb	or 1 Praniya	Middle Neme	Cage	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing or h	arvested			
	✓ No				
	Yes. Describe				
49.	Farm and fishing equipme	nt, implements, machinery, fi	xtures, and tools of trade	•	
	✓ No				
	Yes. Describe				
50.	Farm and fishing supplies	, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and commercia	I fishing-related property you	did not already list		
	✓ No				
	Yes. Describe				
					_
52. A	dd the dollar value of all of	your entries from Part 6, incl	uding any entries for pag	es vou have attached	
		re			-
			toract in That Val. Did	Mot List Above	
Part	7: Describe All Proper	rty You Own or Have an In	iterest in That You Did	I NOLLISLADOVE	
		ty You Own or Have an In y of any kind you did not alrea		I NOT LIST ADOVE	
		y of any kind you did not alrea		I NOT LIST ADOVE	
	Do you have other propert	y of any kind you did not alrea		I NOT LIST ADOVE	7
	Do you have other propert Examples: Season tickets, co	y of any kind you did not alrea		I NOT LIST ADOVE	
	Do you have other propert Examples: Season tickets, or	y of any kind you did not alrea		I NOT LIST ADOVE	
	Do you have other propert Examples: Season tickets, co	y of any kind you did not alrea		I NOT LIST ADOVE	
	Do you have other propert Examples: Season tickets, co	y of any kind you did not alrea		INOT LIST ADOVE	
53.	Do you have other propert Examples: Season tickets, co No Yes. Give specific information	cy of any kind you did not alread buntry club membership	ady list?		
53.	Do you have other propert Examples: Season tickets, co No Yes. Give specific information	cy of any kind you did not alread buntry club membership	ady list?	TNOT LIST ADOVE	
53.	Do you have other propert Examples: Season tickets, co No Yes. Give specific information	cy of any kind you did not alread buntry club membership	ady list?		>
53.	Do you have other propert Examples: Season tickets, co No Yes. Give specific information	cy of any kind you did not alread buntry club membership	ady list?		
53.	Do you have other propert Examples: Season tickets, co No Yes. Give specific information	cy of any kind you did not alread buntry club membership	ady list?		
53.	Do you have other propert Examples: Season tickets, co No Yes. Give specific information	cy of any kind you did not alread buntry club membership	ady list?		
53.	Do you have other propert Examples: Season tickets, or No Yes. Give specific information	cy of any kind you did not alread buntry club membership	ady list?		
53.	Do you have other propert Examples: Season tickets, or No Yes. Give specific information dd the dollar value of all of	y of any kind you did not alread buntry club membership your entries from Part 7. Write	e that number here		
53.	Do you have other propert Examples: Season tickets, or No Yes. Give specific information dd the dollar value of all of	y of any kind you did not alread puntry club membership your entries from Part 7. Writ	e that number here		
53. 54. A Part 55.	Do you have other propert Examples: Season tickets, or No Yes. Give specific information and the dollar value of all of B: List the Totals of Ea	y of any kind you did not alread buntry club membership your entries from Part 7. Write	e that number here		
53. S4. A Part 55. S6. S6. S6. S6. S6. S6. S6. S6. S6. S6	Do you have other propert Examples: Season tickets, or No Yes. Give specific information dd the dollar value of all of B: List the Totals of Eart 1: Total real estate, line out 2 total vehicles, line 5	y of any kind you did not alread buntry club membership your entries from Part 7. Write	e that number here		
53. S4. A Part 55. S6. S6. S6. S6. S6. S6. S6. S6. S6. S6	Do you have other propert Examples: Season tickets, or No Yes. Give specific information and the dollar value of all of B: List the Totals of Ea	y of any kind you did not alread buntry club membership your entries from Part 7. Write	e that number here		
53. S4. A Part 55. S5. S5. S5. S5. S5. S5. S5. S5. S5.	Do you have other propert Examples: Season tickets, or No Yes. Give specific information dd the dollar value of all of B: List the Totals of Eart 1: Total real estate, line out 2 total vehicles, line 5	y of any kind you did not alread buntry club membership your entries from Part 7. Write ach Part of this Form ne 2	e that number here		
53. 54. A Part 55. 56. 57.F 58.F	Do you have other propert Examples: Season tickets, or No Yes. Give specific information Add the dollar value of all of the do	y of any kind you did not alread puntry club membership your entries from Part 7. Write the part of this Form ne 2	e that number here		
53. 54. A Part 55. 56. 57.F 58.F	Do you have other propert Examples: Season tickets, or No Yes. Give specific information dd the dollar value of all of B: List the Totals of Ea Part 1: Total real estate, line of art 2 total vehicles, line 5 art 3: Total personal and h	y of any kind you did not alread puntry club membership your entries from Part 7. Write the part of this Form ne 2	e that number here		
53. 54. A Part 55. 57.F 58.F. 59.	Do you have other propert Examples: Season tickets, or No Yes. Give specific information dd the dollar value of all of B: List the Totals of Ea Part 1: Total real estate, line of art 2 total vehicles, line 5 art 3: Total personal and heart 4: Total financial asset Part 5: Total business-relations	y of any kind you did not alread puntry club membership your entries from Part 7. Write the part of this Form ne 2	e that number here		
53. 54. A Part 55. 57. F 58. F 59. 60.	Do you have other propert Examples: Season tickets, or No Yes. Give specific information dd the dollar value of all of B: List the Totals of Ea Part 1: Total real estate, line of art 2 total vehicles, line 5 art 3: Total personal and heart 4: Total financial asset Part 5: Total business-relations	y of any kind you did not alread puntry club membership your entries from Part 7. Write ach Part of this Form ne 2	e that number here		
53. 54. A Part 55. 56. 57.F 58.F 60. 61.	Do you have other propert Examples: Season tickets, or No Yes. Give specific information Add the dollar value of all of the do	y of any kind you did not alread puntry club membership your entries from Part 7. Write ach Part of this Form ne 2	\$975.00 \$4000.00		
53. 54. A Part 55. 56. 57.F 58.F 60. 61.	Do you have other propert Examples: Season tickets, or No Yes. Give specific information Add the dollar value of all of the do	y of any kind you did not alread puntry club membership your entries from Part 7. Write ach Part of this Form ne 2	\$975.00 \$4000.00	▶	+ \$4975.00
53. 54. A Part 55. 56. 57.F 58.F 60. 61.	Do you have other propert Examples: Season tickets, or No Yes. Give specific information Add the dollar value of all of the do	y of any kind you did not alread puntry club membership your entries from Part 7. Write ach Part of this Form ne 2	\$975.00 \$4000.00		+ \$4975.00
53. 54. A Part 55. 56. 57.F 58.F 60. 61.	Do you have other propert Examples: Season tickets, or No Yes. Give specific information Add the dollar value of all of the do	y of any kind you did not alread puntry club membership your entries from Part 7. Write ach Part of this Form ne 2	\$975.00 \$4000.00	▶	+ \$4975.00

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Fill in this information to identify your case:						
Debtor 1	Praniya		Cage			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Sankruptcy Court for the:	Northern	District of Illinois			
Case number (If known)			(State)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Claim	n as Exempt		
2.	Which set of exemptions are you claiming You are claiming state and federal n You are claiming federal exemptions For any property you list on Schedule A/	onbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Checking account, Chase Bank Line from Schedule A/B: 17	\$4,000.00	\$3,525.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
	Brief description:	\$75.00	\$75.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
3.	✓ No	ry 3 years after that for o	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?	

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De	btor 1 Praniya		Case number (if known)
	First Name Midd	dle Name L	ast Name	
Pai	t 2: Additional Page			
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief			735 ILCS 5/12-1001(a)
	description: used clothing	\$500.00	\$500.00	<u></u>
	Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit	
	Brief			735 ILCS 5/12-1001(b)
	description:	\$300.00	\$300.00	
	2 tvs, phone, tablet Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	
	Brief			735 ILCS 5/12-1001(b)
	description:	\$100.00	\$100.00	
	bed and dresser		100% of fair market value, up to any	
	Line from Schedule A/B: 06		applicable statutory limit	

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Fill in this info	ormation to identify your ca	ase:				
Debtor 1	Praniya		Cage			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case numbe (If known)	r					
Official	Form 106D					Check if this is an amended filing
Sched	ule D: Credit	ors Who Ha	ve Claims Secui	red by Prop	erty	12/15
more space i			e are filing together, both are ed nber the entries, and attach it to			
1. Do any	creditors have claims s	ecured by your proper	ty?			
✓ No	. Check this box and subr	nit this form to the court v	with your other schedules. You h	ave nothing else to repo	ort on this form.	
Ye	s. Fill in all of the information	n below.				
Part 1: Lis	st All Secured Claims					
for each		ditor has a particular claim,	red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.		Column B Value of collateral that supports	Column C Unsecured portion If any

this claim

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Fill II	n this infor	mation to identify your c	ase:					
Deb	tor 1	Praniya		Cage				
		First Name	Middle Name	Last Name				
Deb								
(Spot	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States E	Bankruptcy Court for the:	Northern	District of Illinois				
0				(State)				
(If kno	e number own)							
Off	icial F	orm 106E/F				Ch	eck if this is a	n amended filinç
			.P					
5 C	neai	lie E/F: Gre	editors wno	Have Unsec	cured Claims			12/15
other Form claim	r party to 106A/B) ns that are entries in t	any executory contract and on Schedule G: Exe e listed in Schedule D: (s or unexpired leases that ecutory Contracts and Une Creditors Who Hold Claims	could result in a claim. expired Leases (Official F Secured by Property. If	s and Part 2 for creditors wit Also list executory contracts form 106G). Do not include a more space is needed, copy op of any additional pages, v	s on <i>Sched</i> iny credito the Part y	dule A/B: Pro ors with partia ou need, fill	perty (Official ally secured it out, number
Pari	List	All of Your PRIORIT	Y Unsecured Claims					
1.	Do any c	reditors have priority ur	nsecured claims against y	ou?				
	✓ No.	Go to Part 2.						
	Yes.							
2.	listed, ide As much Continuat	ntify what type of claim it as possible, list the claims tion Page of Part 1. If mo	is. If a claim has both priori	ty and nonpriority amounts ding to the creditor's name particular claim, list the oth		both priori	ty and nonprio	ority amounts.
	(. 0. 0.7 0)		, 555556010110			Total	Driority	Nonpriority

claim

amount

amount

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Debtor	1 Praniya First Name Middle Nam	Cage e Last Name	Case number (if known)	
Part 2				
3. Do	o any creditors have nonpriority unsecured No. You have nothing to report in this pa Yes. st all of your nonpriority unsecured claims secured claim, list the creditor separately for ea	I claims against you? Int. Submit this form to the in the alphabetical order ach claim. For each claim	e court with your other schedules. er of the creditor who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
				Total claim
	AMERICOLLECT INC Nonpriority Creditor's Name PO BOX 1566 Number Street		Last 4 digits of account number 469A When was the debt incurred? 7/2016 As of the date you file, the claim is: Check all that apply.	\$1,284.00
	MANITOWOC Wisconsin City State Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a commuls the claim subject to offset? No Yes	54221 Zip Code unity debt	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
	Central Dupage Hospital Nonpriority Creditor's Name		Last 4 digits of account number	\$8,000.00
	PO Box 4090 Number Street Carol Stream Illinois City State Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community that the claim subject to offset? ✓ No Yes	60197 Zip Code	When was the debt incurred?	40.00
	City of Chicago - Dep't of Revenue Nonpriority Creditor's Name		Last 4 digits of account number	\$0.00
	PO Box 88292 Number Street Chicago Illinois City State Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a commuls the claim subject to offset? No	60608 Zip Code unity debt	When was the debt incurred?	

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Debtor 1 Praniya Cage Case number (if known) Middle Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 City of Chicago - Parking and red Light Tickets \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ unsecured Is the claim subject to offset? **✓** No Yes **CREDITORS DISCOUNT & A** \$437.00 0871 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 12/2013 415 E MAIN ST Number As of the date you file, the claim is: Check all that apply. Contingent STREATOR 61364 Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: MEDICAL **✓** No PAYMENT DATA Other, Specify Yes DISCOVER FIN SVCS LLC 4.6 \$999.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/2011 PO BOX 15316 Number As of the date you file, the claim is: Check all that apply. Contingent WILMINGTON 19850 Delaware Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset?

✓ No ☐ Yes

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Debtor 1 Praniya First Name Cage Case number (if known) Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page Total claim After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

4.7	DISCOVERBANK	Local Adiabase Constraints of the Constraints of th	\$999.00			
	Nonpriority Creditor's Name		-			
	POB 15316 Number Street	When was the debt incurred? 7/2011				
	- Greet	As of the date you file, the claim is: Check all that apply. Contingent				
	WILMINGTON Delaware 19850	— Unliquidated				
	City State Zip Code Who incurred the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	✓ Other. Specify CreditCard				
	✓ No					
	Yes					
4.8	Dupage Medical Group		\$300.00			
7.0	Nonpriority Creditor's Name		ψοσο.σο			
	1100 W. 31st Street Number Street	When was the debt incurred?n/a				
	Trumbol Gloot	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Downers Grove Illinois 60515	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	<u> </u>	Student loans				
	Debtor 2 only	Obligations arising out of a separation agreement or				
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt	Other. Specify				
	Is the claim subject to offset?					
	✓ No					
	Yes					
4.9	Harris and Harris LTD Nonpriority Creditor's Name	— Last 4 digits of account number	\$8,000.00			
	111 W Jackson Blvd	When was the debt incurred?n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
	Suite 600	— Contingent				
	Chicago Illinois 60604	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:				
	Debtor 1 only	Student loans				
	Debtor 2 only Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or				
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	debts Other. Specify unsecured				
	Is the claim subject to offset?	<u> </u>				
	✓ No					
	Yes					

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Debtor 1 Praniya Cage Case number (if known) Middle Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 LC SYSTEM INC \$168.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1/2017 PO BOX 64378 Number As of the date you file, the claim is: Check all that apply. Contingent SAINT PAUL Minnesota 55164 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: AT T **✓** No Other. Specify **UVERSE** Yes 4.11 Illinois Tollway \$4,000.00 Last 4 digits of account number Nonpriority Creditor's Name 2700 Ogden Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated 60515 Downers Grove Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify unsecured-traffic violation Is the claim subject to offset? **✓** No Yes MAD GAS&ELEC 4.12 \$0.00 Last 4 digits of account number 2744 Nonpriority Creditor's Name When was the debt incurred? 9/2015 P.O. BOX 1231 Number As of the date you file, the claim is: Check all that apply. Contingent 53701 MADISON Wisconsin Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ InstallmentLoan Is the claim subject to offset? **✓** No

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Debtor 1 Praniya Cage Case number (if known) Middle Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Madison Public Library: Central Library \$300.00 Last 4 digits of account number Nonpriority Creditor's Name 201 W Mifflin St, When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 53703 Madison Wisconsin City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ unseucred Is the claim subject to offset? **✓** No Yes 4.14 MERCHANTS CREDIT GUIDE \$150.00 1617 Last 4 digits of account number ___ Nonpriority Creditor's Name 7/2012 223 W JACKSON BLVD STE 4 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO 60606 Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No PAYMENT DATA Other, Specify Yes PORTFOLIO RC 4.15 \$810.00 Last 4 digits of account number 5522 Nonpriority Creditor's Name 120 Corporate Boulevard When was the debt incurred? 6/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent 23502 Norfolk Virginia Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? ORIGINAL CREDITOR: 08 **✓** No Other. Specify CAPITAL ONE BANK USA N A

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Debtor 1 Praniya Cage Case number (if known) Middle Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Santander Consumer USA \$3,598.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2/2015 8585 N Stemmons Fwy Number Street As of the date you file, the claim is: Check all that apply. Contingent Dallas Texas 75247 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ 072 Automobile Is the claim subject to offset? **✓** No Yes 4.17 \$600.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 219554 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Kansas City 64121 Missouri City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ unsecured Is the claim subject to offset? **✓** No Yes STATE COLLECTION SERVI 4.18 \$367.00 Last 4 digits of account number 1146 Nonpriority Creditor's Name 2509 S STOUGHTON RD When was the debt incurred? 12/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent 53716 MADISON Wisconsin Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? ORIGINAL CREDITOR: MADISON **✓** No Other. Specify GAS ELECTRIC CO

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Debtor 1 Praniya Cage Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 Stellar Rec \$271.00 Last 4 digits of account number 7752 Nonpriority Creditor's Name 1327 HIGHWAY 2 WES SUITE 100 When was the debt incurred? 8/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent KALISPELL 59901 Montana Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **✓ ORIGINAL CREDITOR: 11 ✓** No Other. Specify CHARTER COMMUNICATIONS Yes 4.20 US Cellular \$600.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Dept 0205 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60055 Palatine Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ unsecured Is the claim subject to offset? **✓** No

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Debtor 1 Praniya Cage Case number (if known)

First Nan	ne Middle Name Last Name						
Part 4: Add th	e Amounts for Each Type of Unsecured Claim						
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for st	tatistical reporting purpo	ses only.	28 U.S.C. §1	59.	
			Total claims				
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00				
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00				
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00				
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00				
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00				
			Total claims				
Total claims from Part 2	6f. Student loans	6f.	\$0.00				
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00				
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$300.00				
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$30,583.00				
	Gi Total Add lines Of through Gi	e:	\$30,883.00				

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Praniya	Cage		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the:	Northern	District of Illinois	
_			(State)	
Case number				
(If known)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		20	ournoin rago c	
Fill in this infor	mation to identify your	case:		
Debtor 1	Praniya		Cage	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the	e: Northern	District of Illinois	
Omiod Glaloo I	Samuaptoy Court for an		(State)	
Case number (If known)				
, ,				Check if this is an
				amended filing
Official	Form 106H			
Schedul	e H: Your Co	debtors		12/15
				emplete and accurate as possible. If two married people are
known). Answe	er every question.	you are filing a joint case, do		of any Additional Pages, write your name and case number (if
✓ No Yes				
Idaho, Lo		u lived in a community properties, Puerto Rico, Texas, Wa		community property states and territories include Arizona, California,
		ner spouse, or legal equival	ont live with you at the time	52
	No	nei spouse, oi legal equival	ent live with you at the time	5:
		nity state or territory did you	live?	Fill in the name and current address of that person.
		my class or torritory and you		The first of the f
	Name of your spouse	, former spouse, or legal equi	valent	
	Number Street			<u> </u>
	City	State	Zip Code	_
	•		,	
again as	a codebtor only if that	person is a guarantor or co	osigner. Make sure you ha	our spouse is filing with you. List the person shown in line 2 ve listed the creditor on Schedule D (Official Form 106D), ule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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Fill in this information to identify	your case:				
Debtor 1 Praniya		Cage		_	
First Name	Middle Name	Last Na	ame	Che	ck if this is:
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Na	umo.	-	An amended filing
(opodace, in mining) First Name	Middle Name		-		A supplement showing post-petition cha
United States Bankruptcy Court for	Northern	_ District of Illin			expenses as of the following date:
the: Case number		(51	ate)		
(lf known)				<u>-</u>	MM / DD / YYYY
Official Form 106I					
Schedule I: Your In	come				
information about your spouse. I	If you are separated and I, attach a separate she y question.	d your spous	e is not filing	with you, do	r spouse is living with you, include not include information about your onal pages, write your name and c
Fill in your employment		Debtor 1			Debtor 2
information.					_
If you have more than one job,	Employment status	✓ Employ	red		Employed
attach a separate page with information about additional		Not Employed material handler			Not Employed
employers.	Occupation				
Include part time, seasonal, or self-employed work.	Employer's name	Productive	Se Inc.		
Occupation may include student	Employer's address		242 Elm Street		
or homemaker, if it applies.		Number Stre	et		Number Street
			North	28086	
		Kings Mountain	Carolina	20000	City State Zip Code
		City	State	Zip Code	
		Oity	Otato	p	
	How long employed there?	5 months		p	
Part 2: Give Details About M	there?	•		p	
Part 2: Give Details About N	there? Monthly Income	5 months			
Estimate monthly income as of the spouse unless you are separated.	Monthly Income	5 months n. If you have r	nothing to repo	t for any line, v	rite \$0 in the space. Include your non-fi
Estimate monthly income as of the spouse unless you are separated.	Monthly Income the date you file this form e more than one employer,	5 months n. If you have r	nothing to repo	t for any line, v Il employers fo	rite \$0 in the space. Include your non-fir that person on the lines below. If you n
Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse have more space, attach a separate she	Monthly Income the date you file this form e more than one employer, set to this form.	5 months n. If you have r	nothing to repo	t for any line, v	r that person on the lines below. If you n
Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse have	there? Monthly Income the date you file this form e more than one employer, set to this form. ary, and commissions (before	5 months n. If you have r combine the in	nothing to repo	t for any line, v Il employers fo	r that person on the lines below. If you n
Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse have more space, attach a separate sheet. 2. List monthly gross wages, saland deductions.) If not paid monthly	there? Monthly Income the date you file this form e more than one employer, eet to this form. ary, and commissions (before, calculate what the monthly)	5 months n. If you have r combine the in	nothing to repoint onformation for a	t for any line, v Il employers fo	r that person on the lines below. If you n

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Debtor		Cage	Case numbe	r <i>(if</i>	
	First Name Middle Name L	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy	y line 4 here	→ 4 -	\$1,990.65		
	all payroll deductions:				
5a.	Tax, Medicare, and Social Security deductions	5a.	\$407.29		
5b.	Mandatory contributions for retirement plans	5b.	\$0.00		
5c. \	Voluntary contributions for retirement plans	5c.	\$0.00		
5d.	Required repayments of retirement fund loans	5d.	\$0.00		
5e. l	Insurance	5e.	\$0.00		
5f. [Domestic support obligations	5f.	\$0.00		
5g.	Union dues	5g.	\$0.00		
5h.	Other deductions. Specify:	_ 5h. +	\$0.00 +	·	
6. Add +5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	f + 5g 6.	\$407.29		
7. Calc	ulate total monthly take-home pay. Subtract line 6 from line	4. 7.	\$1,583.36		
8. List	all other income regularly received:				
ı	Net income from rental property and from operating a business, profession, or farm				
(Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	\$0.00		
8b.	Interest and dividends	8b.	\$0.00		
	Family support payments that you, a non-filing spouse, or a dependent regularly receive	a			
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00		
8d.	Unemployment compensation	8d.	\$0.00		
8e. \$	Social Security	8e.	\$0.00		
 	Other government assistance that you regularly receive nounce cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or nousing subsidies Specify: Food Assistance Programs Income	8f	\$189.0 <u>0</u>		
8g.	Pension or retirement income	8g.	\$0.00		
8h.	Other monthly income. Specify:	8h. +	\$0.00 +	·	
9. Add	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	- 8h. 9.	\$189.00		
	culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing sp	10.	\$1,772.36	=	\$1,772.36
Inclu frien	te all other regular contributions to the expenses that you ude contributions from an unmarried partner, members of your ds or relatives. not include any amounts already included in lines 2-10 or amounts.	household, your d	ependents, your roomr		
Spe	cify:			11. 4	\$0.00
	d the amount in the last column of line 10 to the amount in the that amount on the Summary of Schedules and Statistical Sun				\$1,772.36
					Combined monthly income
13. Do	you expect an increase or decrease within the year after y	you file this form?			
	Yes. Explain:				

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		Docu	ument Page 36 of 7	3	
Fill in this infor	mation to identify you	ur case:			
Debtor 1	Praniya		Cage		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng
United States F	Bankruptcy Court for th	ne: Northern	District of Illinois	A supplement s	howing post-petition chapter 13
Officed Otales L	bankiuptcy Court for ti	ie. Mortifeiti	(State)	expenses as of	the following date:
Case number (If known)				MM / DD / YYY	<u>Y</u>
Official	Form 106J	J			
	e J: Your Ex	_			12/15
		-			
information. If	more space is neede		re filing together, both are equal form. On the top of any addition		
	wer every question. cribe Your House	hold			
1. Is this a joi					
	o to line 2				
Yes. D	oes Debtor 2 live in a	a separate household?			
г	No				
ļ .	Yes. Debtor 2 mus	et file Official Forms 106J-2, <i>Exper</i>	nses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	No			
	Debtor 1 and	Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does dependent live
Debtor 2.		each dependent	Debtor 1 or Debtor 2	age	with you?
			Child		Yes.
			Child		No.
			<u>Ca</u>	_	✓ Yes.
	penses include	No			
than	d	Yes			
yourself an dependent	_	1.55			
Part 2: Esti	mate Your Ongoin	ng Monthly Expenses			
_	of a date after the ba		you are using this form as a supp oplemental Schedule J, check th	•	•
	•	n-cash government assistance ad it on Schedule I: Your Income	-		Your expenses
	I or home ownership or the ground or lot. 4.		nclude first mortgage payments and		\$300.00 4.
,	uded in line 4:				т.
4a. Real e	state taxes				4a \$0.00

4b.

4c.

4d.

\$0.00

\$0.00

\$270.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Praniya Cage Case number (if known)
First Name Middle Name Last Name

First Name	Middle Name Last Name			
				Your expenses
5. Additional mortgage payme	ents for your residence, such as home equity	loans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural ga	as		6a.	\$0.00
6b. Water, sewer, garbage co	llection		6b.	\$122.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services		6c.	\$180.00
6d. Other. Specify:			6d	\$0.00
7. Food and housekeeping sup	pplies		7.	\$189.00
8. Childcare and children's ed	ucation costs		8.	\$86.00
9. Clothing, laundry, and dry o	leaning		9.	\$0.00
10. Personal care products ar	d services		10.	\$125.00
11. Medical and dental expen	ses		11.	\$90.00
12. Transportation. Include gas Do not include car payment			12.	\$120.00
13. Entertainment, clubs, reci	eation, newspapers, magazines, and books	3	13.	\$75.00
14. Charitable contributions a	nd religious donations		14.	\$0.00
15. Insurance. Do not include insurance dec	lucted from your pay or included in lines 4 or 2	0.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$40.00
15d. Other insurance. Specify	/ <u>:</u>		15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4	or 20.		
Specify:			16	\$0.00
17. Installment or lease paym	ents;		10	
17a. Car payments for Vehicl			17a	\$0.00
17b. Car payments for Vehic	e 2		17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
	, maintenance, and support that you did no	t report as deducted from		\$0.00
	ıle I, Your Income (Official Form 106I).		18.	
	to support others who do not live with you			
Specify:	as not included in lines 4 or 5 of this form	ay an Cahadula li Vairi Inaama	19.	\$0.00
20. Other real property expens 20a. Mortgages on other pro	es not included in lines 4 or 5 of this form	or on schedule i: Tour Income.	20a	\$0.00
20b. Real estate taxes.	FV		20a 20b	\$0.00
20c. Property, homeowner's	or renter's insurance			
20d. Maintenance, repair, and			20c	\$0.00
20e. Homeowner's association			20d	\$0.00
206. Homeowner 5 association	on condominant dues		20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1	Praniya		Cage	Case number (if known)		
	First Name	Middle Name	Last Name			
21. Othe	r. Specify:				21	\$0.00
	ulate your monthly	•				\$1,597.00
	Add lines 4 through 2					\$0.00
	• • • • •	ly expenses for Debtor 2), if any,		2		\$1,597.00
22c. /	Add line 22a and 22b	o. The result is your monthly exp	enses.		22.	
23.Calcu	ılate your monthly ı	net income.				
23a. (Copy line 12 (your co	ombined monthly income) from	Schedule I.		23a	\$1,772.36
23b.	Copy your monthly e	expenses from line 22 above.			23b	\$1,597.00
23c. S	Subtract your monthl	y expenses from your monthly in	ncome.			\$175.36
	The result is your mo	onthly net income.			23c	
nom	gage payment to inc	ect to finish paying for your car l rease or decrease because of a r s: s: s with family, gives rent contribu	nodification to the terms o			

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Fill in this information to identify your case:								
Debtor 1	Praniya		Cage					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)			(

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Praniya Cage	*
	Signature of Debtor 1	Signature of Debtor 2
	Date 3/14/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this info	ormation to identify your o	case:					
Debtor 1	Praniya		Cage				
Debtor 2	First Name	Middle Na	me Last Nam	е			
(Spouse, if filing)	First Name	Middle Na	me Last Nam	e			
United States	Bankruptcy Court for the:	Northern	District of Illino				
Case numbe	r		(Stat	e)			
(If known)							Check if this is a
Official	Form 107						amended filing
Statem	ent of Financia	al Affairs fo	r Individuals	Filina fo	r Rankru	intev	12/1
	lete and accurate as po						
information	. If more space is need mown). Answer every g	ed, attach a separa					
	,	•					
Part 1: Giv	ve Details About Your	Marital Status a	nd Where You Lived	Before			
1. What i	is your current marital st	atus?					
Пм	larried						
N 🔁	ot married						
2. During	g the last 3 years, have yo	ou lived anywhere o	other than where you liv	ve now?			
		,	,				
ب ا	o es. List all of the places yo	ou lived in the last 3	years. Do not include v	vhere you live	now.		
	' '		•	,			
D	ebtor 1:		Dates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
			there				there
				Same a	s Debtor 1		Same as Debtor 1
			Form				Form
N	umber Street		From To	Number Str	eet		From To
_				•			
C	ity State	Zip Code		City	State	Zip Code	
				Same a	s Debtor 1		Same as Debtor 1
			_				_
N	umber Street		From	Number Str	eet		From
_			То				То
C	ity State	Zip Code		City	State	Zip Code	
	h e last 8 years, did you e <i>tories</i> include Arizona, Calif						
✓ No							
ب ا	s. Make sure you fill out S	chedule H: Your Co	odebtors (Official Form	106H).			

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Debtor 1 Praniya Cage Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$2883.63 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$10090.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$18603.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) estimated LINK From January 1 of current year until \$567.00 benefits the date you filed for bankruptcy: estimated LINK For last calendar year: benefits \$2,268.00 (January 1 to December 31, 2016 estimated LINK For the calendar year before that: benefits \$2,268.00 (January 1 to December 31, 2015

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Debtor 1 Praniya Cage Case number (if known) Middle Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1 Praniya		Cag	je	Case number	(if known)
First Name	Middle Name	Last	Name		
agent, including one for a such as child support and	ives; any general partners u are an officer, director, p business you operate as	; relatives of any gerson in control,	peneral partners; part or owner of 20% or	nerships of which y more of their voting	
No					
Yes. List all paymer	its to an insider.				
		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name					
Number Street					
City Stat	te Zip Code				
Insider's Name					
Number Street					
City Stat	te Zip Code				
insider? Include payments on deb ✓ No Yes. List all paymen	ts guaranteed or cosigned	•	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name					
Number Street					
Number Street City State	te Zip Code				
	te Zip Code				
City Stat	te Zip Code				
City Stat					

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Debtor 1 Praniya Cage Case number (if known) Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2011 chevy malibu 10/2016 \$0 Santander Consumer USA Creditor's Name Explain what happened PO Box 961245 Number Street Property was repossessed. Property was foreclosed. Fort Worth 76161 Texas Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City Zip Code State Property was attached, seized, or levied.

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Debt	or 1	Praniya		Cage	Case number (if known)		
		First Name	Middle Name	Last Name			
11.			filed for bankruptcy, did a e a payment because you		ank or financial institution,	set off any amou	ints from your
	✓	No Yes. Fill in the details.					
		'		Describe the action the	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of account n	number: XXXX-		
12	\A/i+i	City State	•	y of your property in the	possession of an assignee fo	r the benefit of	proditors a court-
12.			edion bankruptcy, was an odian, or another official?	y or your property in the p	Jossession of an assignee to	i the benefit of	neuitois, a court-
		No Yes					
Part	5.	List Certain Gifts and	d Contributions				
13.				ou give any gifts with a to	otal value of more than \$600	per person?	
	✓	4					
		Yes. Fill in the details for	or each gift.				
		Gifts with a total value per person	of more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Ga	ave the Gift				
		Number Street					
		City State	·				
		Person's relationship to y	you				
		Person to Whom You Ga	ave the Gift				
		Number Street					
		City State	•				
		Person's relationship to y	you				

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	Praniya	Cage Case number (if known	wn)	
	First Name Middle Name	Last Name		
Wi	hin 2 years before you filed for bankruptcy, did	I you give any gifts or contributions with a total value	of more than \$600	to any charity?
~	No			
Ë	Yes. Fill in the details for each gift or contributi	ion		
	-			
	Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
	that total more than \$000		Contributed	
		_		
	Charity's Name			
		_		
		_		
	Number Street			
		_		
	City State Zip Code			
	List Certain Losses			
0.	List Gertain Losses			
✓	Yes. Fill in the details. Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List	Date of your loss	Value of property lost
		pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>		
	basement flooding, loss of documents	no insurance coverage	04/2016	\$0.00
	basement nooding, loss of documents	The insurance coverage	04/2010	Ψ0.00
	lude any attorneys, bankruptcy petition preparers, o	otcy petition? Or credit counseling agencies for services required in your b	ankruptcy.	
	lude any attorneys, bankruptcy petition preparers, c	or credit counseling agencies for services required in your b	oankruptcy.	
7	No		ankruptcy.	
✓		or credit counseling agencies for services required in your b		Amount of
✓	No	or credit counseling agencies for services required in your be be considered in your be be considered in your be be considered in your become be considered in your become because of any property	Date payment	Amount of
✓	No	or credit counseling agencies for services required in your b		Amount of payment
✓	No Yes. Fill in the details.	Description and value of any property transferred	Date payment or transfer was made	payment
✓	No	or credit counseling agencies for services required in your be be considered in your be be considered in your be be considered in your become be considered in your become because of any property	Date payment or transfer	
✓	No Yes. Fill in the details. Semrad Law Firm	Description and value of any property transferred	Date payment or transfer was made	payment
✓	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
✓	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street	Description and value of any property transferred	Date payment or transfer was made	payment
V	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400	Description and value of any property transferred	Date payment or transfer was made	payment
V	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173	Description and value of any property transferred	Date payment or transfer was made	payment
\	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code Email or website address	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code Email or website address	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code Email or website address	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Description and value of any property transferred	Date payment or transfer was made	payment
	No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 10 N. Martingale Road Number Street Suite 400 Schaumburg Illinois 60173 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	Description and value of any property transferred	Date payment or transfer was made	payment

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Debtor	1 Praniya	Cage	Case number (if known)	
	First Name Middle	Name Last Name		
h	elp you deal with your creditors or to n o not include any payment or transfer that	nake payments to your creditors?	ng on your behalf pay or transfer any property to an	yone who promised to
	No Yes. Fill in the details.			
_	_	Description and val	Date payment or transfer was made	Amount of payment
	Person Who Was Paid			
	Number Street			
	City State Zip	Code		
ti Ir	ne ordinary course of your business or t	inancial affairs? s made as security (such as the gran	rwise transfer any property to anyone, other than p ting of a security interest or mortgage on your property)	
_	_	Description and val property transferre		Date id transfer was made
	Person Who Received Transfer			
	Number Street			
	City State Zip Person's relationship to you	Code		
	Person Who Received Transfer			
	Number Street			
	City State Zip Person's relationship to you	Code		
b	eneficiary? These are often called asset-protection dev No		erty to a self-settled trust or similar device of which	h you are a
L	Yes. Fill in the details.	Description and va	alue of the property transferred	Date transfer was made
	Name of trust			

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Debtor 1 Praniya Cage Case number (if known) Middle Name First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Debtor 1 Praniya Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debto		Praniya				age	Cas	e number (ii	fknown)		
		First Name		Middle Name	La	st Name					
26.	Hav	e you been a part	y in any judic	ial or administr	ative proce	eding under	any environmer	ntal law? In	clude settler	nents and ord	ers.
		No Yes. Fill in the de	tails.								
					Court or ag	ency		Nature	of the case		Status of the
		Case title									case Pending
					Court Name	l					On appeal
		Case number			Number Stre	et					Concluded
					City	State	Zip Code				
Part	11:	Give Details Al	bout Your E	Business or Co	nnections	s to Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	l you own a	business or	have any of the	following c	onnections t	o any busines:	s?
					-		r activity, either f	ull-time or p	oart-time		
		A member of A partner in		oility company (L	LC) or limite	ed liability pa	artnership (LLP)				
			-	naging executiv	e of a corp	oration					
		An owner of	at least 5% c	of the voting or e	quity secur	ities of a corp	poration				
	✓	No. None of the a									
ļ		Yes. Check all the	at apply abo	ve and fill in the			ousiness. ure of the busine	iee	Employer I	dentification r	number Do not
					2000	ingo tilo nati					number or ITIN.
		Business Name			_				EIN:		
		Number Street			— Nome	of account	ant ar baakkaan		Dates busi	ness existed	
		City	State	Zip Code		or account	ant or bookkeep	Jei	From	То	
					Desc	ribe the natu	ure of the busine	ess			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street			_				Dates husi	ness existed	
					Name	e of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Desc	ribe the natu	ure of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			- Non-	of aggress	ant or bookless	or	Dates busi	ness existed	
		City	State	Zip Code		oi account	ant or bookkeep	,e1	From	То	

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Deb	tor 1	Praniya			Cage	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years before ditors, or other pa No Yes. Fill in the de	arties.	r bankruptcy, did yo	u give a financial stateme	ent to anyone about your business? Include all financial institutions,
	ш				Date issued	
					Date Issueu	
		Name			MM/DD/YYYY	
					<u>-</u>	
		Number Street				
		City	State	Zin Codo	-	
		City	State	Zip Code		
Part	12:	Sign Below				
t	rue a	and correct. I und kruptcy case can	erstand that result in fin	making a false states es up to \$250,000, o	ement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/	Praniya Cage ture of Debto			Signature of Debtor 2
		Sigila	idle of Debio	ı		-
		Date	3/14/2017			Date
	Did vo	ou attach additio	nal pages to	Your Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	_ `		na. pagoo to	rour otatomont or	i manolar / mano lor marvi	addio i milg to: Damit aptor (Omolai i om 101).
Ļ	⊻	lo				
	Y	'es				
	Did yo	ou pay or agree to	o pay someo	ne who is not an att	orney to help you fill out	bankruptcy forms?
Г	√ N	lo				
Ė	= '	es. Name of perso	n			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		North	ern District of Illinois		
In re	Praniya Cage			Case No.	
	Debtor				(If known)
				Chapter	Chapter 13
	DISCLOSURE OF	COMPEN	SATION OF AT	TORNEY F	OR DEBTOR
cor	rsuant to 11 U.S.C. § 329(a) and I npensation paid to me within one dered or to be rendered on behalf	year before the fi	ling of the petition in bankr	uptcy, or agreed to	be paid to me, for services
For	r legal services, I have agreed to a	ccept			\$4,000.00
Pri	or to the filing of this statement I	have received			\$350.00
Bal	ance Due				\$3,650.00
2. The	e source of the compensation paid	d to me was:			
	✓ Debtor	Oth	er (specify)		
3. The	e source of the compensation paid	d to me is:			
	Debtor	Oth	er (specify)		
4. 🗸	I have not agreed to share the ab members and associates of my I		empensation with any other	person unless the	ey are
	I have agreed to share the above members or associates of my law the people sharing in the compe	w firm. A copy of t	he agreement, together with		
5. ln r	return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;				
	b. Preparation and filing of any	petition, schedule	es, statements of affairs and	d plan which may b	pe required;
	c. Representation of the debtor	at the meeting of	creditors and confirmation	hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor	in adversary prod	eedings and other conteste	ed bankruptcy mat	ters;
6. By	agreement with the debtor(s), the	above-disclosed	fee does not include the fol	lowing services:	
			CERTIFICATION		
	ify that the foregoing is a comple) in this bankruptcy proceedings.	te statement of ar	ny agreement or arrangemer	nt for payment to r	ne for representation of the
	3/14/2017		/s/ Yisroo	el Y Moskovits	
	Date		Signatu	re of Attorney	_
			Semra	ad Law Firm	
			Name	e of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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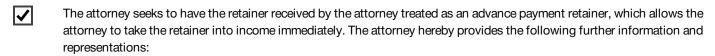
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/14/2017	
Signed:		
/s/ Pran	iya Cage	
-		/s/ Yisroel Y Moskovits
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Cage, Praniya	Case No	Case No.		
	Debtor(s)	333110			
		Chapter.	Chapter13		
	VERIF	ICATION OF CREDITOR MAT	ΓRIX		
Ti knowledge	-	ify that the attached list of creditors is to	rue and correct to the best of their		
Date:	3/14/2017	/s/ Cage, Praniya Cage, Praniya Signature of De			

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Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

AMERICOLLECT INC PO BOX 1566 MANITOWOC, WI, 54221

DISCOVER FIN SVCS LLC PO BOX 15316 WILMINGTON, DE, 19850

DISCOVERBANK POB 15316 WILMINGTON, DE, 19850

PORTFOLIO RC 120 Corporate Boulevard Norfolk, VA, 23502

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR, IL, 61364

STATE COLLECTION SERVI 2509 S STOUGHTON RD MADISON, WI, 53716

Stellar Rec 1327 HIGHWAY 2 WES SUITE 100 KALISPELL, MT, 59901

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN, 55164

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD STE 4 CHICAGO, IL, 60606

MAD GAS&ELEC P.O. BOX 1231 MADISON, WI, 53701

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Dupage Medical Group 15921 Collection Center Dr Chicago, IL, 60693

Illinois Tollway PO Box 5544 Chicago, IL, 60680

Central Dupage Hospital PO Box 4090 Carol Stream, IL, 60197

Sprint P O Box 629023 El Dorado Hills, CA, 95762

US Cellular Dept 0205 Palatine, IL, 60055

Madison Public Library: Central Library 201 W Mifflin St, Madison, WI, 53703

Harris and Harris LTD 111 W Jackson Blvd Suite 600 Chicago, IL, 60604

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

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Debtor 1 Praniya		Cage	Case number (if known)	
First Name	Middle Name	Last Name		
Part 6: Answer These Que	estions for Reporting Purpose	v consumer dehts	Consumer debts are de	efined in 11 U.S.C. § 101(8) as
16. What kind of debts do you have?	"incurred by an individual No. Go to line 16b. Yes. Go to line 17.	al primarily for a per by business debts? investment or throu	sonal, family, or nouseri Business debts are debt ugh the operation of the	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that	er 7. Do vou estimate		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5 5,001-1 10,001-	0,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below		d Laboro undor	populty of periuny that t	he information provided is true and
For you	correct. If I have chosen to file under Conference of title 11, United States Codunder Chapter 7. If no attorney represents me a cout this document, I have obt I request relief in accordance of the conference	Chapter 7, I am awale. I understand the I and I did not pay or a ained and read the I with the chapter of t tatement, concealin I case can result in f	re that I may proceed, if or relief available under each agree to pay someone we notice required by 11 U.Stitle 11, United States Co	eligible, under Chapter 7, 11,12, or 13 ch chapter, and I choose to proceed tho is not an attorney to help me fill S.C. § 342(b). ode, specified in this petition. money or property by fraud in imprisonment for up to 20 years, or
	Executed on 3/14/201	7 DD / YYYY	Executed o	MM / DD / YYYY

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Fill in this infor	mation to identify your	case:		
Debtor 1	Praniya	Middle Name	Cage Last Name	
	First Name	Middle Name	Last Namo	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	—
Case number				
(If known)	10CD			Check if this is a amended filing
	Form 106De			40.14
Declarat	ion About an	Individual Deb	tor's Schedule	S
money or prop U.S.C. §§ 152,	erty by fraud in connec 1341, 1519, and 3571. n Below	tion with a bankruptcy ca	se can result in fines up to	Making a false statement, concealing property, or obtaining o \$250,000, or imprisonment for up to 20 years, or both. 18
,		neone who is NOT an attor	ney to help you fill out bar	nkruptcy forms?
✓ No Yes.	Name of person	· · · · · · · · · · · · · · · · · · ·	Attach Bankruptcy Signature (Official	Petition Preparer's Notice, Declaration, and Form 119).
Under pe	are true and correct.			d with this declaration and
· · · ·	iya Gage RO	muso case	Signatu	are of Debtor 2

Date

MM/DD/YYYY

Date 3/14/2017

MM/DD/YYYY

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obtor 1	Praniya			Cage	Case number (if known)
BOLOF	First Name	Mi	ddle Name	Last Name	Management of a subsequential contraction of the subsequence of the su
. Wit	thin 2 years before yo ditors, or other parti	u filed for ba	nkruptcy, did yo	u give a financial state	ment to anyone about your business? Include all financial institutions
	No Yes-F ill in the detail:	s below.		Date issued	
	Name			MM/DD/YYYY	
	Number Street			-	
	City	State	Zip Code	-	
	Sign Below				
true a ba	nkruptcy case can re	sult in fines	Laux	or imprisonment for up	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		aniya Cage e of Debtor 1	1 //	· Carp	Signature of Debtor 2
	Signature of Debtor 1	U			
				_	Date
	Date 3/1			-	
Did y			ur Statement of	Financial Affairs for Inc	Date lividuals Filing for Bankruptcy (Official Form 107)?
V			ur Statement of	Financial Affairs for Inc	
回回	you attach additional No Yes	pages to Yo		Financial Affairs for Ind	lividuals Filing for Bankruptcy (Official Form 107)?

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Cage, Praniya	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIF	ICATION OF CREDITOR MAT	RIX
T1 knowledge		rify that the attached list of creditors is tru	ue and correct to the best of their
Date:	3/14/2017	/s/ Cage Praniya Gege, Praniya Signature of Debt	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN **CHAPTER 13 DEBTORS AND THEIR ATTORNEYS**

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

BEFORE THE CASE IS FILED A.

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 3/14/2017	
Signed:	
/s/ Prani ya Cag e	! \
L'Heure	/s/ Yisrget Y Maskovits
Debtor(s)	Attorney for Debtor(s)
. ,	

Do not sign if the fee amounts at top of this page are blank.